

In re:
Lorenzo D. White
Roberta M. White
Debtors

Case No. 20-11102-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 10, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Lorenzo D. White, Roberta M. White, 413 Fern Street, Philadelphia, PA 19120-1813
14471559	Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
14830013	+ Freedom Mortgage Corporation, C/O Mark A. Cronin, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14944773	+ Freedom Mortgage Corporation, C/O Matthew K. Fissel, Esq. 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14471560	+ Genises Networks Global Svc, 600 North Loop 1604 E, San Antonio, TX 78232-1268
14481402	+ RoundPoint Mortgage Servicing Corporation, CO Rebecca A. Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
sng	Email/Text: megan.harper@phila.gov	Sep 11 2025 00:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
sng	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2025 00:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14471548	+ Email/Text: wwilde@aspennational.com	Sep 11 2025 00:48:00	Aspen Coll, Pob 10689, Brooksville, FL 34603-0689
14471549	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 11 2025 00:48:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14471553	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2025 00:48:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
14475286	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2025 00:48:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
14523699	Email/Text: megan.harper@phila.gov	Sep 11 2025 00:49:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14471550	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 11 2025 00:52:55	Cap1/wmt, Po Box 30281, Salt Lake City, UT 84130-0281
14471551	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 11 2025 00:54:01	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14484226	+ Email/PDF: ebn_ais@aisinfo.com	Sep 11 2025 01:14:12	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14471552	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2025 00:48:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14471554	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 11 2025 00:49:00	Comenitybank/caesars, Po Box 182789, Columbus, OH 43218-2789
14471555	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 11 2025 00:49:00	Comenitybank/ny&co, Po Box 182789, Columbus,

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			OH 43218-2789
14471556	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 11 2025 00:49:00	Comenitycapital/biglot, Po Box 182120, Columbus, OH 43218-2120
14471557	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 11 2025 00:49:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14471558	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 11 2025 00:49:00	Comenitycb/myplacerrws, Po Box 182120, Columbus, OH 43218-2120
14698070	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 11 2025 00:48:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14944774	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 11 2025 00:48:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, Indiana 46037-7939
14497068	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 11 2025 00:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14497468	Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2025 00:52:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14471561	Email/Text: EBN@Mohela.com	Sep 11 2025 00:48:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14499832	+ Email/Text: bnc@bass-associates.com	Sep 11 2025 00:48:00	Oliphant Usa, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14495414	Email/Text: Bankruptcy.Notices@pnc.com	Sep 11 2025 00:48:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14471562	Email/Text: Bankruptcy.Notices@pnc.com	Sep 11 2025 00:48:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
14497795	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 11 2025 00:52:04	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14496741	Email/Text: bnc-quantum@quantum3group.com	Sep 11 2025 00:49:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14493264	Email/Text: bnc-quantum@quantum3group.com	Sep 11 2025 00:49:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14496740	Email/Text: bnc-quantum@quantum3group.com	Sep 11 2025 00:49:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14492403	Email/Text: bankruptcy@roundpointmortgage.com	Sep 11 2025 00:48:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
14471564	Email/Text: bankruptcy@roundpointmortgage.com	Sep 11 2025 00:48:00	Roundpoint Mtg, 446 Wrenplace Road, Fort Mill, SC 29715
14471565	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2025 00:51:59	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
14471566	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2025 01:17:24	Syncb/pc Richard, C/o Po Box 965036, Orlando, FL 32896-0001
14490753	+ Email/Text: documentfiling@lciinc.com	Sep 11 2025 00:48:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14471567	+ Email/Text: bankruptcydept@wyn.com	Sep 11 2025 00:49:00	Wyndham Vaca, 10750 W Charleston Blvd, Las Vegas, NV 89135-1048
14471563	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 11 2025 01:16:31	raymour & flannigan, PO BOX 14517, Des Moines, IA 50306-3517

TOTAL: 35

BYPASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbefc@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHELLE LEE	on behalf of Joint Debtor Roberta M. White bky@dilworthlaw.com
MICHELLE LEE	on behalf of Debtor Lorenzo D. White bky@dilworthlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Lorenzo D. White)	Case No. 20-11102-amc
)	
Roberta M. White)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 10, 2025

For The Court

Mohung Wong
Clerk of Court